

Docket No. AT9-99-085

ABSTRACT OF THE DISCLOSURE

**5 METHOD AND APPARATUS FOR ENCODING TRANSACTIONS FOR GOODS
 AND SERVICES USING AN E-RECEIPT**

10 A method and apparatus for encoding transactions for
 goods and services using an e-receipt is provided. A
 consumer and a merchant conduct a commercial transaction
 using a distributed data processing system. An
 electronic receipt is recorded on a removable storage
 medium at a first data processing system. The electronic
15 receipt contains data concerning the commercial
 transaction. The removable storage medium is then read
 at a second data processing system. After validating the
 electronic receipt, another commercial transaction or
 another stage of the original commercial transaction may
20 be performed. The electronic receipt may be validated
 for a warranty claim on goods or services subject to the
 purchase transaction, and the removable storage medium
 may be an optical card or a smart card, either of which
 is able to store thousands of e-receipts and other
25 electronic documents related to a commercial transaction,
 with the integrity of each guaranteed through digital
 signature, digital certificate, etc.